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ABSTRACT

The aim of this study was to: (a) explore the levels of four factors (psychological well-being, perceived stress, coping styles, and social support) among undergraduates; (b) acquire an accurate description of the demographic variables; (c) explore the relationships among the four factors after controlling for the possible intervening demographic variables; and (d) explore the differences of these factors with reference to gender, status of learner, and religiosity, each in its turn. A random stratified cluster sample was taken, as representative of undergraduates attending Universiti Putra Malaysia. It was found that coping styles and social support do have positive relationships with psychological well-being, while perceived stress has a negative relationship after having controlled for all other variables. Intervening variables such as gender, religiosity, and status of learner did not have bearing on major variables like perceived stress, coping styles, social support, and psychological well-being. The one exception to this was the relationship between status of learner and psychological well-being. On the whole, the Malaysian undergraduates were found to be "psychologically well." Enhancing social support providing training skills in positive intrusive thought and problem-focused coping were strongly recommended. (Contains 71 references and 7 tables.) (JDM)

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RELATIONSHIP OF PSYCHOLOGICAL WELL-BEING WITH PERCEIVED STRESS, COPING STYLES, AND SOCIAL SUPPORT AMONGST UNIVERSITY UNDERGRADUATES

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ABSTRACT

The psychological well-being of undergraduates in Malaysia in relation to their perceived stress, coping styles, and social support has not been thoroughly investigated. The aim of the study is to (a) explore the level of psychological well-being, perceived stress, coping styles, and social support; (b) acquire an accurate description of the demographic variables; (c) explore the relationships between psychological well-being, perceived stress, coping styles, and social support after controlling for the possible intervening (demographic) variables; (e) explore the differences in psychological well-being, perceived stress, coping styles, and social support with reference to gender, status of learner, and religiosity each in its turn. A random stratified cluster sample was taken, as representative of the undergraduates in Universiti Putra Malaysia. The sample came from each of the six programs in the faculty – the Physical Education, Agricultural Sciences, Teaching English As A Second Language, Guidance and Counseling, Home Science, and Teaching Malay A A First Language programs. It was found that coping styles and social support do have positive relationships with psychological well-being, while perceived stress does have a negative relationship after having controlled for all other variables. Intervening variables such as gender, religiosity, and status of learner do not have bearing on all the major variables like perceived stress, coping styles, social support, and psychological well-being. There was one exception though, there is a relationship between status of learner and psychological well-being. On the whole, the Malaysian undergraduates were found to be psychologically well. Enhancing the social support of the undergraduate in his natural community, as well as providing training skills in positive intrusive thoughts as well as problem-focused coping was strongly recommended. The need for counselors in each faculty was voiced.

INTRODUCTION

Our Future .....

In this dawning of a new millenium, we must turn our eyes on a particular segment of our population - the youth, because they are the hope of our future. Like dew in the morning, youth are a temporary feature. Soon they will transform into the adults, upon whose shoulders the shaping of our nation lies. Youth have always emerged as a cause for concern. They have also been at the receiving end of many bad vibes. Yet, they hold the potent keys

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for either life in its fullness, or destruction. Which road they choose will be determined by their well-being and health. A microcosm of these youth are found in the university - the seat of incubation for the country's new generation of rising leaders. As a community, undergraduates have come under the glare and gaze of all who care passionately about who inherits the baton of continuity, the vision, and the struggles of our nation, Malaysia.

Health And Well-being

The World Health Organization (WHO) and World Bank (WB) have increasingly recognized that investing in health is crucial for development (Yach & Schirnding, 1994). According to them, "Health is a unique good that is integral to the state of well-being that is the final goal of all development." In the quest for excellence and a liberated society in Malaysia as propounded by His Excellency Datuk Dr. Mahathir Mohamed in the Vision 2020, we need to give heed to the state of well-being and health of this potent group of people - the youth. The current times in Malaysia is also cause for concern with upheavals coming from all quarters - economic, socio-political, health issues and increasingly the breakdown of societal structures, especially the family structure. According to stress researchers (Kaplan, Sallis, & Patterson, 1998), even good change can cause stress, what more the not so good changes? Our Vision 2020 beckons us to be indeed a socially adept and supportive community, with resilient coping abilities in order to face all manner of adversity - in other words psychologically liberated and healthy.

The Community Counseling Model

Undergirding this whole research is the concern for the whole community of undergraduates. The only effective means of helping a whole community is by looking at the community counseling model. This model looks at how the environment and the individual interact with each other, noting both stress points as well as the readily available resources within the community itself (Lewis & Lewis, 1989). The strength of community counseling is prevention, and not so much remedy. This holistic approach focusses on researching the community, assessing their needs, assessing their resources, and then exploring strategies of prevention and cure.

An Integrated Perspective To Psychological Well-being

Bronfenbrenner (1976) looks at the whole issue of well-being through the contextual paradigm, the individual within the different systems that interact with him. Ranging from the immediate environment like family, and neighborhood, - termed the microsystems; moving on to the mesosystems which comprise the interactions between major settings containing the individual at that time; then on to the exosystems which indirectly affect the

individual for instance like job opportunities, policies, etc.; and finally to the larger cultural and political setting - termed the macrosystems. Thus, when looking at the undergraduate it is important to note all these pertinent systems acting upon him at any one time. Besides this, well-being can be seen as a transactional variable (Aldwin, 1994). An occurrence of an event is understood to arise from mutual influence of a number of factors. This has tremendous implications for psychological well-being because it can link both environmental (sociocultural) and developmental perspectives to psychological well-being. Aldwin (1994), identifies stress, coping, and social support as transactional variables that mutually influence one another, and the well-being of the individual.

In further crystalizing psychological well-being, Albee (NHMA, 1986) conceptualized the delicate balance between people's resources and their life circumstances in the development of mental health problems. For Albee, with regards to mental illness, the

$$\text{Incidence} = \frac{\text{Organic Factors} + \text{Stress} + \text{Exploitation}}{\text{Coping Skills} + \text{Self Esteem} + \text{Social Support}}$$

A change in one or more of the components has an effect on the mental-emotional stability of disability, according to him. This can be ominous with regards to our undergraduates in the universities, as all these variables have seen change in the last couple of years, and could be the beginnings of the spread of malignant cancer cells.

Previous Research

A review of literature unearthed a vast amount of research done with regards to the individual variables such as objective measures of stress, coping styles, the quantitative aspect of social support. Pertaining to coping styles, it was not determined which style people made use of most. In trying to fulfill the quest for knowing the current status of well-being, perceived stress (a subjective measure), coping styles (problem-focused and emotion-focused), social support (more of a qualitative nature), have been included in this study as major independent variables. These variables were also indentified by Albee (1986), and Dohrendwend (1979) in their own models of health.

As put forth by Aronson, Wilson and Akert (1997), the following conceptual definitions of the terms used are :

Psychological Well-being : The overall satisfaction that one feels about his life and the absence of psychogical distress on a regular basis. It is characterized by satisfaction with

one's self, ability to enjoy life, and feeling happy with one's family, studies, interpersonal relationships, and achievements.

Perceived Stress : The experience of negative feelings and beliefs (major or minor irritants, annoyances, and frustrations of daily living) that occur whenever people feel they cannot cope with demands from their environment.

Coping Styles : The ways people react to stressful events. Some use emotion-focused strategies - efforts to modify one's emotional functioning in the face of a stressful situation without trying to change the source of stress. Others use problem-focused strategies - taking focused action to eliminate a problem or to change a situation.

Social Support : The perception that others are responsive and receptive to one's needs. It is the satisfaction and number of significant others that can be counted upon for emotional support, advice, information, unconditional love, and assistance on a regular basis. It is present to the extent that one perceives himself belonging to the network of communication and mutual obligation.

The whole conceptual schema, the researcher's view of the holistic representation of complex thought about what affects and influences well-being is found in Figure 1. In search of possible intervening factors that might moderate the effect of the individual variables perceived stress, coping styles, and social support in relation to psychological well-being; gender, status of learner (whether straight after school or adult learners), and religiosity (low, moderate or high place on religion in their lives) are included in this study.

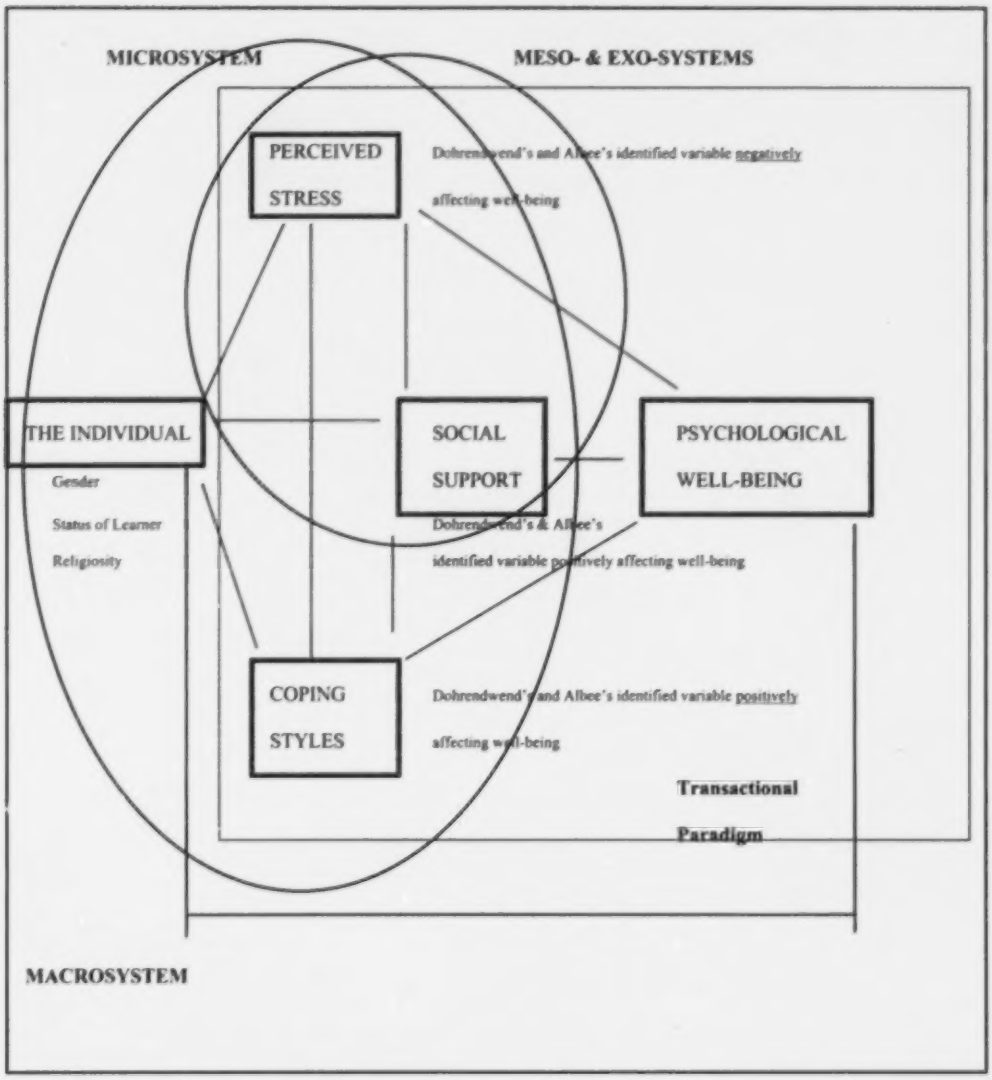
Previous research seems to point in the direction that stress and hardiness significantly predicted psychological well-being (Greene & Nowack, 1996; Kanner et al., 1981; Cohen, Tyrell, & Smith, 1991; Cohen & Williamson, 1991; Cohen & Hoberman, 1983; Krantz, Arabian, David, & Parker, 1982; Krantz & Manuck, 1984; Lazarus, 1984; Aldwin & Revenson, 1986; Aldwin, Levenson, Spiro, & Bosse, 1989). It was also found that reduced perceived stress and increased perceived social support tend to increase well-being (Schwartz, Schwartz, Nowack, & Eichling, 1992). Individual coping styles were also found to be significant predictors of development and psychosocial adjustment and variations in psychological well-being (Carson, 1992; O'Grady, 1996; Bettelheim, 1943; Dimsdale, 1985). A significant negative correlation exists between perceived stress and coping effectiveness (Gmelch & Chan, 1992).

The most important thing to note about this vast amount of research is that all these relationships between stress and health outcomes were only moderate in effect sizes. They were typically between r = .20 and .30. Stress and coping variable can acount for 50% of the

variance in outcomes such as depression and psychological symptoms (Aldwin, 1991; Aldwin & Revenson, 1987; Folkman, Chesney, Pollack, & Coates, 1993; Pearlin & Schooler, 1978; Lazarus & Folkman, 1984; Cohen & Lazarus, 1979; Lazarus, 1981; Barbarin & Chessler, 1986; Aminah Ahmad, 1995; Heppner, Cook, Strozier, & Heppner, 1991; Bowman & Stern, 1995; Short, Porro-Salinas, 1996). Many researches have also continued to establish the connection between dysfunctional social relationships and well-being (Cohen & Syme, 1985; Berkman & Breslow, 1983; Cohen & Wills, 1985; Kessler, Price, & Wortman, 1985; Malott, Glasgow, O'Neill, & Klesges, 1984; Sarason, Sarason, & Pierce, 1990; Ainslee, 1996; Solberg & Villarreal, 1997; Lawler, 1990; Psykoty, 1990; Pakalns, 1990). Social support was significantly related to psychological well-being at $r = .46$, $p<.01$; and negatively related to perceived stress at $r = -.24$, $p<.01$ in a study undertaken by Nowack (1990).

Where possible intervening variables are concerned, gender difference in psychological well-being, perceived stress, and coping styles have been found significant (Benishek & Morrow, 1995; Wohlgemuth & Betz, 1991; Eagen & Walsh, 1995; Sheets, 1993; Hoffman, 1993; Westerman, 1993; Cox et al., 1994). Status of learner also seemed to influence the outcomes on psychological well-being, perceived stress, coping styles, and social support (Owens, 1973; Sherif & Sherif, 1953). Finally too, while religiosity was found not to affect perceived stress (Schafer & King, 1990), the results were varied where the other variables were concerned (Richards, 1991; Masters, 1991; McClure & Loden, 1982; Bergin, 1987; Belavich, 1995; Britt, 1995; Lilliston & Brown, 1981).

Figure 1 : An Integrative And Holistic Model Of The Various Theoretical Underpinnings Affecting Psychological Well-being, Perceived Stress, Coping Styles, And Social Support (Dohrendwend, 1979; Albee, 1986; Aldwin, 1994; Bronfenbrenner, 1976)



The literature review failed to unearth much research undertaken in the Malaysian context, which attest to the concerns of the researcher , the relationship of psychologcial well-being with perceived stress, coping styles, and social support, and the identified possible intervening variables.

Research Objectives

The objectives of this study are as follows :

1. To investigate the level of psychological well-being, perceived stress, coping styles, social support; and a summary of possible intervening variables (gender, status of learner, and religiosity).
2. To determine the relationships between psychological well-being, perceived stress, coping styles, and social support and the possible intervening variables, (in pairs).
3. To determine the relationship between psychological well-being, perceived stress, coping styles, and social support after controlling for intervening variables.
4. To test for existing differences between gender, status of learner, and religiosity, where psychological well-being, perceived stress, coping styles, and social support are concerned.

METHODOLOGY

This study is a correlational research with the intention of observing relationships among the variables concerned. The dependent variable is psychological well-being, while perceived stress, coping styles, and social support and the independent variables in the study. In an attempt to control for possible intervening variables - gender, status of learner, and religiosity were included as past of the study, as suggested by Kerlinger (1973).

The Instrument

The Stress Assessment Profile (SAP) developed by Nowack (1990) was adapted and translated for use among the undergraduates, with permission. The criterion used for selecting this instrument was based on the high validity and reliability measures of this instrument (Nowack, 1990). The original instrument has 15 scales which were designed to be able to be used separately also. The adapted translated Bahasa Malaysia version of the instrument is called the 'Inventori Kesihatan' (IK). Only 5 scales were adopted from the original SAP - the Stress scale (6 items); the Coping Styles scale - with four sub-scales (20 items); the Social Support scale (18 items); the Psychological Well-being scale (12 items);

and the Response Distortion Bias scale (5 items). In order to ensure validity and reliability of the IK, a pilot test was conducted on a sample of 40 in a class at the Faculty of Educational Studies. Also, experts in the counseling field as well as those proficient in both English and Bahasa Malaysia have verified the content validity of the IK. Finally too, the back-translation method was employed to ensure that the translation captured the essence of meaning of the original version. The reliability measures for each of the scales were stress (.72); coping styles (.61); social support (.89); and psychological well-being (.75).

The Population

The target population of this study are the undergraduates of UPM.. While the population from which the sample was taken is the undergraduate population of the faculty of Educational Studies, UPM, Fraenkel and Wallen (1996) suggest that generalization can be made to a wider context (the target population) and also to other local government sponsored universities which have a similar population. Samples were taken from the six streams in the Faculty of Educational Studies. The minimum sample size required using statistical calculations, is 225 for a power of .80, and alpha of .05. Because the sampling method used was a random stratified-cluster sampling, the final total sample size was 421 undergraduates. These came from a total of 2577 in the population.

RESEARCH FINDINGS

Descriptive analysis

As stated earlier the respondents were from different programmes within the Faculty of Educational Studies. There were 62 from the Bachelor of Education (Physical Education) programme; 30 from the Bachelor of Education (Agricultural Sciences) programme; 66 from the Bachelor of Education (Teaching English As A Second Language) programme; 75 from the Bachelor of Education (Guidance And Counseling) programme; 40 from the Bachelor of Education (Home Sciences) programme; and 149 from the Bachelor of Education (Teaching Bahasa Melayu As A First Language) programme. From the data collected, there were 73.9% (n = 312) females; and 26.1% (n = 110) males. This is representative of the population of the undergraduates in UPM where the female gender make up almost three quarters of the undergraduate population. Also, of these 422 subjects, 70.1% (n = 296) were traditional learners which are students enrolled in university immediately after they left school. Their age range would probably be from 18++ - 24++ years. The rest of the 29.9% (n = 126) had some working experience, were above 25 years of age, and were the adult learners. In terms of religiosity, quite a high percentage 63.7% (n = 269) were in the high category of religiosity. This means that they saw religion as the priority among eight values listed such as

family, friends, financial security, power, leisure, social recognition, career, and religion. Another 27.1% (n = 114) were in the moderately religious category because they put religion as between third to fifth in priority. And lastly a small percentage, 9.2% (n = 39) were in the low religiosity category as they ranked religion only from sixth to eighth in priority. In summarizing the demography of the sample, it is safe to say that majority were female respondents, traditional learners, and also high in religiosity. Psychological well-being measured at a mean of 43.29, with a standard deviation of 6.71; perceived stress measured at a mean of 17.34, with a standard deviation of 3.63; coping styles measured at a mean of 64.86 with a standard deviation of 8.45; and lastly social support measured at a mean of 50.53 and a standard deviation of 8.36. All were within the norms of the SAP and the pilot test of the IK.

Relationship Between The Major Variables In The Study

Table 1 portrays the relationships between the major variables in the study before controlling for possible intervening variables. While there was no significant relationship between perceived stress and psychological well being, both coping styles, $r(421) = .044$, $p < .05$; and social support, $r(421) = .35$, $p < .05$; did show a significant relationship.

There also seemed to be significant relationships between the independent variables in the study as shown in Table 1, except for the variable perceived stress which showed a significant relationship only with the variable coping styles.

Relationship Of Possible Intervening Variables With Major Variables

From Table 3 and 4, in summary, no demographic variable (gender, status of learner, religiosity) relationships and differences were found in relation to the level of the major variables in the study - namely psychological well-being, perceived stress, coping styles, and social support, except for one. There was a significant status of learner relationship and difference for the level of psychological well-being.

Table 1 : **Correlation Matrix Of Relationships Between The Major Variables**

Variable	PS	CS	SS	PWB

Perceived Stress (PS)	1.0000	-.2449**	-.0236	-.0681
Coping Styles (CS)		1.0000	.3111**	.4421**
Social Support (SS)			1.0000	.3517**
Psychological Well-Being (PWB)				1.0000

Key : ** is significant at alpha level 0.01 (2 tailed) N = 422

Table 2 : Correlation Coefficients Of Coping Styles With Other Major Variables

Coping Styles	PS	SS	PWB
- Avoidance coping	.1566 **	.2460**	.3704**
- Negative Intrusive Thoughts	.3461**	.0776	-.0853
- Positive Intrusive Thoughts	.0560	.2889**	.5278**
- Problem focused coping	.1247*	.2764**	.4644**

Key : ** = significance level of .01; * = significance level of .05

Table 3 : Correlation Coefficients Of Intervening Variables In Relation To The Major Variables

	Gender	Religiosity	Status Of Learner
Psychological Well-being	-.0414	-.0082	.1154*
Perceived Stress	.0520	-	.0199

Social Support	.0373	.0163	-.0403
Coping Styles	.0516	-.0497	-.0255

Key : * is significant at alpha level .05

Table 4 : t-test Examining Status Of Learner Differences For The Level Of Psychological Well-being

	Number of Cases	Mean	Standard Deviation
Traditional	296	42.7220	6.651
Adult	125	44.6400	6.717

Mean Difference = -1.9180

Levene' Test For Equality Of Variances : F = .332 P = .565

t-test for Equality of Means

Variances	t-value	df	2-tail significance
Equal	-2.69	419	.007
Unequal	-.72	231.66	.008

Multiple Regression And Semi Partial Correlation Of Psychological Factors On Psychological Well-being

In determining the contribution of each set of variables, both the possible intervening variables (gender, status of learner, religiosity) and the independent variables (perceived stress, coping styles, social support) to psychological well being, the following analyses were carried out : multiple regression analysis of the psychological factors on psychological well-being; the analysis of variance and R^2 of the variables involved in the regression of psychological well-being; and finally the semi-partial correlation analysis to determine the unique contribution of each variable. Since the demographic variables (gender, status of learner, and religiosity) did not have a strength of relationship with the correlation coefficient, $r > .20$ in relation to psychological well-being, there was no necessity in including them as set A variables. They are then no longer a threat as possible intervening variables. The multiple regression analysis was executed and the findings are tabled in Table

5. From the multiple regression analysis done, it was found that R^2 for the set of major independent variables (perceived stress, coping styles, and social support) was .272. This means that 27.2% of the observed variablity in psychological well-being was accounted for by these three independent variables (Table 5). When social support was removed in the multiple regression analysis, the R^2 obtained was .227. This value indicates that both perceived stress and coping styles contibuted 22.7% towards the variability in psychological well-being. When perceived stress and social support were analysed together without including coping styles, the R^2 obtained was .128. This means that together, perceived stress and social support contibute 12.5% toward the variability in psychological well-being. Finally, coping styles and social support were analysed together, without including perceived stress and the R^2 was .248. This means that both coping styles and social support together contribute 24.8% towards the variability in psychological well-being. Further to this, the analysis of variance for these sets of independent variables were obtained. The F-test associated with the analysis of variance was used to test for the existence of a linear relationship between psychological well-being and the entire sets of independent variables. The existence of a linear relationship was found significant. Thus, a linear relationship exists between all these sets of independent variables and psychological well-being. Perceived stress, coping styles, and social support explain variance in psychological well-being after controlling for demographic variables.

The researcher went on to analyse their unique single contribution. In order to ascertain this, the semi-partial correlation analysis was performed by subtracting the value R^2 of the set to be partialled out from the total value of R^2 (.272). The subtraction for each of these sets is noted in Table 6. When the variable perceived stress was uniquely examined, the semi-partial correlation coefficient sR^2 was .024 ($p < .05$), thus accounting for 2.4% of the variability in psychological well-being after controlling for other factors. For the unique contribution of the variable coping styles after partialling out the effects of perceived stress and social support, the semi-partial correlation coefficient $sR^2 = .144$ ($p < .05$). This means that coping styles uniquely account for 14.4% of the variability in psychological well-being. In analysing the contribution of the variable social support after partialling out perceived stress and coping styles, the semi-partial correlation coeffiecient was found to be $sR^2 = .045$ ($p < .05$). This means social support contributed uniquely 4.5% towards the variability in psychological well-being.

Table 5 Multiple Regression Of Psychological Well-being Analysed On The Significant Variables

SS = Social Support
PS = Perceived Stress
CS = Coping Styles
Sample size (N) = 422

Independent Variable Set	Multiple R	R^2	ΔR^2	Significance of F
PS, CS, SS	.522	.272	.267	.000
PS, CS	.477	.227	.223	.000
PS, SS	.358	.128	.124	.000
CS, SS	.498	.248	.244	.000

Table 6 : Semi Partial Multiple Regression Coefficients For The Unique Independent Variable (Set B) After Controlling For Other Independent Variables (Set A)

SS = Social Support
PS = Perceived Stress
CS = Coping Styles
Degrees of freedom - df (2, 414)

SET A	SET B	R^2 (total) - R^2 (set A)	sR^2	Significance ΔF (F change)
SS, CS	PS	.272 - .248	.024	.000
PS, SS	CS	.272 - .128	.144	.000
PS, CS	SS	.272 - .227	.045	.000

Table 7 : The Contribution Of The Partial Regression Coefficient And The Beta Weights Towards The Regression Equation

Variable	B	Standard Error (SE)	β	t value	Significant t
PS	-.305	.080	-.166	-3.804	.002
CS	.329	.036	.415	9.065	.000
SS	.178	.036	.219	4.946	.000
Constant	18.212	2.620		6.951	.000

Key :

PS - Perceived Stress
CS - Coping Styles
SS - Social Support

B - Partial Regression Coefficient
β - Standardized Regression Coefficient

Multiple Linear Regression Equation For Psychological Well-being

For this study, the partial regression coefficients (B) and the standardized regression coefficients or beta weights (β) that were obtained for the independent variables are shown in Table 7. They indicate the linear relation of the independent variables (perceived stress, coping styles, and social support) with the dependent variable (psychological well-being) after controlling the effects of other independent variables on the dependent variable.From the β value for instance, it could be interpreted that one unit difference in perceived stress with all other variables held constant, would be associated with a difference in Z_y of -.166 units. Also for a unit difference in coping styles, with all other variables held constant would see a .415 unit difference in psychological well-being. Finally, for a unit difference in social support with all other variables held constant, there would be a .219 unit difference in psychological well-being. All the tests for the significance of the individual B and β coefficients for perceived stress, coping styles, and social support were significant. While their strength was small, this means that they each contribute in explaining psychological well-being.

DISCUSSION AND IMPLICATIONS

This study had the aspiration of discovering the state of psychological well-being among undergraduates of UPM, in determining the future and well-being of Malaysia as she pushes against the frontiers of post-modernity and progress. The findings were definite, perceived stress, coping styles, and social support do explain variance in psychological well-being after controlling for possible intervening variables. Each individual variable contributed to the variance in psychological well-being after effects of other individual variables were partialled out. Aldwin's (1994) theory of mutual transaction within variables which influence the state of psychological well-being was proven true.

All the major variables seemed within the norm when compared against the SAP (Nowack, 1990) and the pilot study of the IK - with a mean of 50.53 for social support; 64.86 for coping styles; 17.34 for perceived stress; and lastly 43.29 for psychological well-being. It generally seems to speak for a resilient, healthy population, though there seems to be hints of other things. In view of the fact that the coping subscale, avoidance coping had a mean of

16.54 (Table 2), slightly higher than the norm, this hints at people who may either avoid or repress their problems. This then may give rise to repercussions later on in their lives. This finding could also be due to the conservative Malaysian culture, which though unspoken, calls for the non-expression of our problems. This could also be the explanation why perceived stress was well within the norms even in the light of the recent shaking of the nation by the economic down turn, political instability, and other health as well as social concerns.

Social support was significantly related to psychological well-being at .35. While not directly under the jurisdiction of this study, it was noted that majority of the support indicated was family, spouses, and friends. Others in te learning environment, as well as the academic advisor were not very much in the picture at all. This is a matter that needs to be looked into to strengthen the support coming from academic advisors. This would have implications on the current heavy workload of lecturers which may be the cause of the unavailability to mentor students. The formation of study groups should also be actively encouraged. Alternatives could be pursued, for instance a peer tutoring program or the availability of fulltime counselors who could help undergraduates with their problems.

Coping styles was found to be positively and significantly related to psychological well-being at r = .44, with three main coping styles used - namely, avoidance coping, positive intrusive thoughts, and problem-focused coping. Negative intrusive thoughts did not have a significant relationship at all. The findings show a resilient lot, an Asian inheritance according to Naisbitt (1997). This shows that by actively interacting with environmental circumstances, people learn to overcome difficulties. This is a potential to be tapped into, whereby undergraduates can be taught coping skills to a certain extent, and then use their natural environment to apply what they have learnt.

The possible intervening factors did not at all significantly relate to any of the major variables, except for status of learner with psychological well-being. Even this was negligible. The lack of gender differences, could be due to the changing trends in Asia (Naisbitt, 1997) where there seems to be an emergence of women in Asia. Where religiosity is concerned, Ellis (1977) was once again proved wrong when he claimed that religiously devout students tend to be more depressed than non-religious students. One caution that needs to be noted is that the IK was not meant to measure religiosity in depth, and thus the study has limitations where this is concerned. In the lack of difference in status of learner except with regard to the variable psychological well-being, it can be said that both categories of learner do experience stress in their own ways without a significant difference.

While this study proved many of the theorectical foundations it was built on - the holistic health model (Dohrendwend, 1978); the transactional model (Aldwin, 1994); the mental health model (NHMA, 1986); and the systems model (Bronfenbrenner, 1976); the main purpose was to identify the resources we have, as well as the weaknesses within. Coping styles and social support were both identified as resources. Now, we have to decide where we want to go from here.

This study cannot be made conclusive as it was a one time research, and is only valid for this time and place. Especially on the light of the transactional view adopted (Aldwin, 1994) - the occurrence of an event is understood to arise from the mutual influence of a number of factors. Any change in the environment or person, could affect the outcomes of well-being. Thus a longitudinal study may be more pertinent in determining the resilience of our youth.

Noting that this study was birthed due to a growing concern for determining the community's well-being, the fruit of this study should influence the future of community counseling. This then urges us to focus on the interventions necessary in helping an undergraduate to a resilient, healthy start. Prevention being at the heart of community counseling, strengthening resources identified, namely social support and coping styles must be our first endeavor. Coping styles are learned behaviors and undergraduates can be taught to reflect upon their coping styles and be encouraged to adopt healthy styles more intentionally when facing crises. In social support - family and spouse was found to be the uppermost form of support. Levine (1969) exhorts that support needs to be located strategically near to the manifestation of the problem in order to be effective. Much more needs to be done in helping to enrich relationships within the university community among peers and lecturers so that the supportive arena can be enhanced as well as enlarged. The importance of having counselors not just for the whole university, but within each faculty cannot be downplayed.

Some final recommendations in pushing back the frontiers of research are the need for :

a) A longitudinal study.

b) A Malaysian instrument that may counter cultural bias .

c) More constructs of psychological well-being to be studied.

d) A deeper reflection and study of religiosity as this may prove a potential resource.

e) The study on the need for community counselors within the university context.

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